

Information to identify the case:			
Debtor 1	Peggy Lynn Todd		Social Security number or ITIN xxx-xx-9985
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			EIN ---
	First Name	Middle Name	Social Security number or ITIN ----
	EIN ---		
United States Bankruptcy Court	Eastern District of Virginia		Date case filed for chapter 13 9/20/19
Case number: 19-13130-KHK			

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Peggy Lynn Todd	
2. All other names used in the last 8 years		
3. Address	2 Ella Court Stafford, VA 22554	
4. Debtor's attorney Name and address	Ashvin Pandurangi AP Law Group, PLC 211 Park Ave. Falls Church, VA 22046	Contact phone (571) 969-6540 Email: ap@aplwg.com
5. Bankruptcy trustee Name and address	Thomas P. Gorman 300 N. Washington St. Ste. 400 Alexandria, VA 22314	Contact phone (703) 836-2226 Email: ch13alex@gmail.com

Debtor Peggy Lynn Todd

Case number 19-13130-KHK

6. Bankruptcy clerk's office		For the Court:		
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	200 South Washington Street Alexandria, VA 22314	Clerk of the Bankruptcy Court: William C. Redden		
McVCIS 24-hour case information: Toll Free 1-866-222-8029	Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays.	Date: September 23, 2019		
7. Meeting of creditors	November 5, 2019 at 11:30 AM	Location: 1725 Duke Street, Suite 520, Alexandria, VA 22314		
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		
8. Deadlines	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: January 4, 2020 Filing deadline: November 29, 2019 Filing deadline: March 18, 2020		
 Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.				
 Deadline to file an Objection to a Proof of Claim is 90 days after the deadline set forth above to file a Proof of Claim.				
 Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		Filing deadline: 30 days after the conclusion of the meeting of creditors		

Debtor Peggy Lynn Todd

Case number 19-13130-KHK

9. Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation	Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. If no objections are timely filed, there will be no confirmation hearing. Timely filed objections will be heard at the confirmation hearing scheduled to be held: December 5, 2019 at 01:30 PM, Location: Judge Kindred's Courtroom, U.S. Bankruptcy Court, 3rd Floor, 200 South Washington St., Courtroom III, Alexandria, VA 22314
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.
14. Local Rule Dismissal Warning	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
15. Manner of Payment of Fees	Exact Change Only accepted for cash payment of fees and services. Payment may also be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.
<i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to bankruptcynotices.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i>	
ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.	

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
Eastern District of Virginia

In re:
Peggy Lynn Todd
Debtor

Case No. 19-13130-KHK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-9

User: palaciosl
Form ID: 309I

Page 1 of 1
Total Noticed: 19

Date Rcvd: Sep 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 25, 2019.

db	+Peggy Lynn Todd, 2 Ella Court, Stafford, VA 22554-7869
tr	+Thomas P. Gorman, 300 N. Washington St. Ste. 400, Alexandria, VA 22314-2550
15031216	+Apple Fcu, Attn: Bankruptcy Dept, 4097 Monument Corner Drive, Fairfax, VA 22030-8640
15031217	+Cap1/dbarn, Capital One Retail Svrs/Attn: Bankruptcy, Po Box 30258, Salt Lake City, UT 84130-0258
15031226	+PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101-4982

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: ap@aplawg.com Sep 24 2019 04:06:49 Ashvin Pandurangi, AP Law Group, PLC, 211 Park Ave., Falls Church, VA 22046
15031215	+EDI: AMEREXPR.COM Sep 24 2019 07:48:00 Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15031214	+EDI: AMEREXPR.COM Sep 24 2019 07:48:00 Amex, P.O. Box 981537, El Paso, TX 79998-1537
15031218	+EDI: CAPITALONE.COM Sep 24 2019 07:48:00 Capital One Na, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15031219	+EDI: CHASE.COM Sep 24 2019 07:48:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
15031221	+EDI: CITICORP.COM Sep 24 2019 07:48:00 Citibank, Attn: Bankruptcy, PO Box 6704, Sioux Falls, SD 57117-6704
15031220	+EDI: CITICORP.COM Sep 24 2019 07:48:00 Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15031222	+EDI: WFNBNB.COM Sep 24 2019 07:48:00 Comenity Bank/Wayfair, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15031223	+EDI: FSAE.COM Sep 24 2019 07:48:00 Firstsource Advantage LLC, 205 Bryant Woods South, Buffalo, NY 14228-3609
15031224	+E-mail/Text: bncnotices@becket-lee.com Sep 24 2019 04:07:57 Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15031225	E-mail/Text: camanagement@mtb.com Sep 24 2019 04:08:17 M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240-0000
15031227	+EDI: RMSC.COM Sep 24 2019 07:48:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
15031228	+EDI: RMSC.COM Sep 24 2019 07:48:00 Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15031229	+EDI: WFFC.COM Sep 24 2019 07:48:00 Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001

TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 25, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 21, 2019 at the address(es) listed below:

Ashvin Pandurangi on behalf of Debtor Peggy Lynn Todd ap@aplawg.com,
preea@aplawg.com;pandurangiar78675@notify.bestcase.com
John P. Fitzgerald, III ustpregion04.ax.ecf@usdoj.gov
Thomas P. Gorman ch13alex@gmail.com, tgorman26@gmail.com

TOTAL: 3